EXAMINER:

Attorney Docket No. JDC-002-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

IN RE APPLICATION OF: JONATHAN D. COOPER

6505774508

HAYES, JOHN W.

CENTRAL FAX CENTER

APPLICATION NO.:

10/716,637

3621

ART UNIT:

AUG 25 2004

FILED:

11/18/2003

FOR: IMPROVED MONEY TRANSFER SYSTEM AND METHOD WITH ADDED SECURITY FEATURES

AMENDMENT

Dear Sir:

In response to the office action dated July 12, 2004, please kindly amend the above referenced application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper, wherein claims 59-62, 64-65, 67-68, and 71-74 are amended.

Remarks begin on page 6 of this paper.